CLAIMS

What is claimed is:

1. 1. A method for using a weighted model to conduct a propensity study,
2. comprising the steps of:
3. (a) creating a model;
4. (b) calculating a score for a plurality of individuals based on survey information
5. and the model, wherein the score indicates a propensity to have a particular
6. attitude, behavior or demographic; and
7. (c) wherein the model sets forth a plurality of characteristics and a weight of
8. each of the characteristics for calculating the score.

1. 2. The method as recited in claim 1, and further comprising the step of
2. compiling the individuals and the associated score.

1. 3. The method as recited in claim 2, and further comprising the step of sorting
2. the individuals on the list based on the score.

1. 4. The method as recited in claim 3, wherein the individuals are sorted on the
2. list by ranking the same.

1. 5. The method as recited in claim 1, wherein the model is created using
2. individual information including information stored in a database.

1. 6. The method as recited in claim 5, wherein the individual information
2. includes credit card information.

1. 7. A computer program product for using a weighted model to conduct a
2. propensity study, comprising:
3. (a) computer code for creating a model;

4 (b) computer code for calculating a score for a plurality of individuals based on survey information and the model, wherein the score indicates a propensity to have a particular attitude, behavior or demographic; and

7 (c) wherein the model sets forth a plurality of characteristics and a weight of each of the characteristics for calculating the score.

1 8. The computer program product as recited in claim 7, and further comprising computer code for compiling the individuals and the associated score.

1 9. The computer program product as recited in claim 8, and further comprising computer code for sorting the individuals on the list based on the score.

1 10. The computer program product as recited in claim 9, wherein the individuals are sorted on the list by ranking the same.

1 11. The computer program product as recited in claim 7, wherein the model is created using individual information including information stored in a database.

1 12. The computer program product as recited in claim 11, wherein the individual information includes credit card information.

1 13. A system for using a weighted model to conduct a propensity study, comprising:

3 (a) logic for creating a model;

4 (b) logic for calculating a score for a plurality of individuals based on survey information and the model, wherein the score indicates a propensity to have a particular attitude, behavior or demographic; and

7 (c) wherein the model sets forth a plurality of characteristics and a weight of each of the characteristics for calculating the score.

1   14.   The system as recited in claim 13, and further comprising logic for compiling

2   the individuals and the associated score.

1   15.   The system as recited in claim 14, and further comprising logic for sorting

2   the individuals on the list based on the score.

1   16.   The system as recited in claim 15, wherein the individuals are sorted on the

2   list by ranking the same.

1   17.   The system as recited in claim 13, wherein the model is created using

2   individual information including information stored in a database.

1   18.   The system as recited in claim 17, wherein the individual information

2   includes credit card information.